

It is a two-year-old child, and there are others who doubt that the intelligence of a child is greater than that of a baby 12 months old. The child knows its name. It knows what is called. It understands when it is told to pick up a book and carry it to a certain place.

Uncle Sam, who started in the insurance business to carry war risks that seemed too great for the private companies, has discovered when a loss comes that the risk is too great for him also, and he has stopped insuring ships bound for the war zone. The only justification for his entrance into the market has thus disappeared.

to help me say," he faltered, "is no nearer?

The theatrical industry, of course, suffers

—George B. Morwood, to *Advertiser*'s

Echo: "Repent!"

Yes; and now, lest my love catch me flirting
with you,
am sure 'tis but prudent to bid you adieu."

Echo: "Adieu!"

—George B. Maynard, to applicant's